

## **REMARKS**

In the Office Action mailed October 2, 2006, the Examiner noted that claims 1-3 and 5-8 were pending, and rejected claims 1-3 and 5-8. Claims 1, 7 and 8 have been amended, no claims have been canceled, no new claims have been added and, thus, in view of the forgoing claims 1-3 and 5-8 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejections are traversed below.

## **EXAMINER INTERVIEW**

The Applicants wish to thank the Examiner for his time in meeting with the Applicant's counsel on February 15, 2007. As the Examination, Applicant's counsel stressed the difference between Schwartz and the present claims. The Examiner and Applicant's counsel also discussed possible claims amendments and Examiner suggested further amendments to clarify the claims, which the Applicant has incorporated into amended claims 1, 7 and 8.

## **REJECTIONS under 35 U.S.C. § 102**

Claims 1, 7, and 8 stand rejected under 35 U.S.C. § 102(e) as anticipated by Schwartz, U.S. Patent App. No. 2001/0044787.

Claims 1, 7 and 8 have been amended in conformity with the amendments discussed at the Examiner Interview of February 15, 2007. Claim 1 has been amended to recite "notifying the buyer of payment information that requests the buyer to transfer money from the buyer's account before a specified deadline expires; confirming whether the requested money transfer has been made to the seller's bank account by the specified deadline, in response to which the buyer may transfer money to the bank account of the seller by means other than the registered credit account of the buyer." Schwartz failing to teach or suggest a purchase paid for by "means other than the registered credit account of the buyer."

The claims have been further amended to clarify that the registered credit card information is that of the buyer, that the confirmation means confirms that the buyer has made a transfer, and the charging means charges the buyer.

For at least the reasons stated above, claims 1, 7 and 8 and the claims dependent therefrom are patentably distinguishable from Schwartz.

Withdrawal of the rejections is respectfully requested.

**REJECTIONS under 35 U.S.C. § 103**

Claim 2 stands rejected under 35 U.S.C. § 103(a) as being obvious over Schwartz.

For at least the reasons stated above, Schwartz fails to teach or suggest the elements of claim 2.

Claim 3 stands rejected under 35 U.S.C. § 103(a) as being obvious over Schwartz in view of Keith Lamond.

Keith Lamond adds nothing to Schwartz with respect to the featured discussed above. For at least the reasons stated above, Schwartz and Keith Lamon fail to teach or suggest the elements of claim 3.

Claim 6 stands rejected under 35 U.S.C. § 103(a) as being obvious over Schwartz in view of Martniez, U.S. Patent No. 5,208,446

Martniez adds nothing to Schwartz with respect to the featured discussed above. For at least the reasons stated above, Schwartz and Martniez fail to teach or suggest the elements of claim 6.

Claim 5 stands rejected under 35 U.S.C. § 103(a) as being obvious over Schwartz in view of Lalonde, U.S. Patent No. 5,477,040.

Lalonde adds nothing to Schwartz with respect to the featured discussed above. For at least the reasons stated above, Schwartz and Lalonde fail to teach or suggest the elements of claim 5.

Withdrawal of the rejections is respectfully requested.

**SUMMARY**

It is submitted that the claims satisfy the requirements of 35 U.S.C. §§ 102-103. It is also submitted that claims 1-3 and 5-8 continue to be allowable. It is further submitted that the claims are not taught, disclosed or suggested by the prior art. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If any further fees, other than and except for the issue fee, are necessary with respect to this paper, the U.S.P.T.O. is requested to obtain the same from deposit account number 19-3935.

Respectfully submitted,

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